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## ABSTRACT

This report draws on a recent survey--the 1997 National Survey of America's Families (NSAF)--to examine child care arrangements and expenses for working families with children under age 13 in the state of New Jersey. Key components of the project include a household survey, studies of policies in 13 states, and a database with information on all states and the District of Columbia. This report provides data on the types of child care arrangements families use, the number of arrangements they use, the hours children spend in child care, and the amount families spend on child care. The report begins by describing key facts related to child care in New Jersey and defining relevant terms. Findings regarding the types and number of child care arrangements and the hours spent in care are examined for children under 5 years of age. Findings on the numbers of school-age children in supervised arrangements, self-care, and parent/other care follow. Child care expenses are examined for all families overall and for two particular groups of families: those with older versus younger children, and families with different earnings levels. Costs in New Jersey are then compared to those nationwide. Findings of this report reveal that almost 60 percent of mothers with children under age 5 and almost two-thirds of mothers with school-age children are employed. Almost 75 percent of children under age 5 with employed mothers are in some form of nonparental care, with 40 percent in

full-time care. More than 20 percent of 6- to 9-year-olds with employed mothers are in before- and after-school programs, compared with fewer than 10 percent of 10- to 12-year-olds. Self-care increases as children get older. Low-income families spend almost three times as much of their earnings on child care as do higher-earning families. (KB)

State Child Care  
Profile for Children  
with Employed  
Mothers:  
New Jersey  
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Assessing  
the New  
Federalism

*An Urban Institute  
Program to Assess  
Changing Social Policies*

# State Profiles

## Assessing the New Federalism

*Assessing the New Federalism* is a multiyear Urban Institute project designed to analyze the devolution of responsibility for social programs from the federal government to the states. It focuses primarily on health care, income security, employment and training programs, and social services. Researchers monitor program changes and fiscal developments. Alan Weil is the project director. In collaboration with Child Trends, the project studies changes in family well-being. The project provides timely, nonpartisan information to inform public debate and to help state and local decisionmakers carry out their new responsibilities more effectively.

Key components of the project include a household survey, studies of policies in 13 states, and a database with information on all states and the District of Columbia. Publications and database are available free of charge on the Urban Institute's Web site: <http://www.urban.org>. This paper is one in a series of discussion papers analyzing information from these and other sources.

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# STATE CHILD CARE PROFILE FOR CHILDREN WITH EMPLOYED MOTHERS<sup>1</sup>: NEW JERSEY

## Data from the 1997 National Survey of America's Families<sup>2</sup>

Child care is a critical issue for families, particularly for families with working parents. The large number of mothers in the workforce has made America's families more dependent on nonparental care and raised public awareness of early care and education as an issue of policy concern. In New Jersey, 63 percent of mothers with children younger than 13 were employed in 1997 (table 1). These parents must decide who will care for their children while they work.

This report<sup>3</sup> provides data on

- The types of child care arrangements families use
- The number of child care arrangements families use
- The hours children spend in child care
- The amount families spend on child care

These data reflect the choices families make, but not the extent to which these choices reflect parental preferences (e.g., whether families are using the care options they want) or parental constraints (e.g., whether they cannot find or afford options they prefer). Data tables 2-7 are at the end of the profile.

**TABLE 1. Percentage of Employed Mothers in New Jersey and the United States, by Age of Child**

	Percentage of Mothers Who Are Employed, by Age of Child	
	NJ (%)	US (%)
<u>Age of Child<sup>4</sup></u>		
Under 5	58	57
Between 6 and 12	65	66
Under 13	63	63

*Source:* Data from the 1997 National Survey of America's Families.

## **New Jersey Key Facts**

### ***Child care in New Jersey for children younger than 5 with employed mothers***

- Almost three out of five mothers with children under 5 are employed.
- Almost three out of four children under 5 with employed mothers are in a form of nonparental child care such as center-based care, family child care, or relative care.
- Almost two-fifths of children under 5 with employed mothers are in full-time (35 hours or more per week) nonparental care.
- Almost two-fifths of children under 5 who have an employed mother and who are in nonparental care are in more than one child care arrangement each week.

### ***Child care in New Jersey for school-age children with employed mothers***

- Almost two-thirds of mothers with children between the ages of 6 and 12 are employed.
- As children get older, the percentage who are in supervised arrangements as their primary child care arrangement decreases. For example, before- and after-school programs, a form of supervised arrangement, play a decreasing role as children age. More than one-fifth of 6- to 9-year-olds whose mothers are employed are in before- and after-school programs, compared with fewer than one-tenth of 10- to 12-year-olds.
- The use of self-care (children are alone or with a sibling under 13) increases as children get older. Fewer than one-tenth of 6- to 9-year-olds spend *any* time in self-care on a regular basis, compared with almost one-quarter of 10- to 12-year-olds.

### ***Child care expenses in New Jersey for working families with at least one child under 13***

- Almost half of working families with children under 13 pay out-of-pocket for child care.
- Working families who pay for care spend almost 1 out of every 11 dollars they earn on child care.
- Of families who pay for care, those with earnings at or below 200 percent of the federal poverty level, or “low-earning families,” spend almost 1 out of every 5 dollars they earn on child care. These families spend almost three times as much of their earnings on child care as do “higher-earning families.”

## **Definition of Terms**

### ***Types of Care:***

*Primary child care arrangement* – the arrangement in which the child spends the greatest number of hours each week while the mother is at work.

The following are types of nonparental care:

- *Center-based child care (only for age 4 and under)* – care in child care centers, Head Start, preschool, prekindergarten, and before- and after-school programs.
- *Before- and after-school programs (only for age 6 and older)* – programs designed to care for children before school starts or after school is over. These programs can also be located within schools, community centers, and youth development agencies. The survey did not specifically ask about sports, lessons, or other recreational activities that may sometimes be used as child care arrangements by parents.
- *Family child care* – care by a nonrelative in the provider's home.
- *Babysitter or nanny* – care by a nonrelative in the child's home.
- *Relative care* – care by a relative in either the child's or the provider's home.

In addition, the following are other types of child care:

- *Parent care (called parent care/other care for age 6 and older)* – care given to those children whose mother did not report a nonparental child care arrangement while she worked. This type of care could be provided by the other parent, the mother while she works, or by a self-employed mother at home. For school-age children, this may also include enrichment activities such as lessons or sports. Because of the way data were collected in the NSAF, these activities are not defined as child care in this profile.
- *Self-care* – regular amounts of time each week in which the child is not being supervised while the mother works. This includes time spent alone or with a sibling younger than 13.
- *Any hours in self-care* – children regularly spending some time in unsupervised settings each week, regardless of whether it is the primary arrangement (i.e., used for the greatest number of hours or while the mother is at work).

### ***Income Groups:***

- *Higher-income families* – families with incomes above 200 percent of the federal poverty level.
- *Low-income families* – families with incomes at or below 200 percent of the federal poverty level (e.g., \$25,258 for a family of two adults and one child in the United States in 1997).

## CHILDREN UNDER 5<sup>5</sup>

Almost three out of five New Jersey mothers with children under 5 are employed (table 1). Consequently, many children in New Jersey spend at least some time in child care during the critical developmental years before they start school.

### *Type of Child Care Arrangements<sup>6</sup>*

- Almost three out of four children under 5 in New Jersey are in primary child care arrangements with someone other than a parent while their mothers are working (table 2).
- Almost two-fifths of New Jersey's children under 5 are in group settings (25 percent in center-based care and 14 percent in family child care). In addition, more than one-quarter of the state's children under 5 are in relative care and relatively few are in the care of a babysitter or nanny. More than one-quarter are in parent care (figure 1).
  - New Jersey has fewer children under 5 in center-based care than the United States as a whole (25 percent compared with 32 percent). However, the state does not differ significantly from the nation in the percentage of children under 5 in other child care arrangements.

#### **By age:**

- Among New Jersey's infants and toddlers, 13 percent are in center-based care and 14 percent are in family child care. In addition, almost one-third are in relative care and a small proportion are in the care of a babysitter or nanny. More than one-third of the state's infants and toddlers are in parent care.
  - New Jersey's infants and toddlers are less likely to be in center-based care than their counterparts nationwide (13 percent compared with 22 percent), but they do not differ significantly from similar children in the United States as a whole in the use of other arrangements.
- More than two out of five of New Jersey's 3- and 4-year-olds are in center-based care and approximately one-seventh are in family child care. The remaining children are either in relative care (23 percent), the care of a babysitter or nanny (1 percent), or parent care (16 percent).
  - The child care arrangements for 3- and 4-year-olds in New Jersey do not differ significantly from those of their counterparts nationwide.

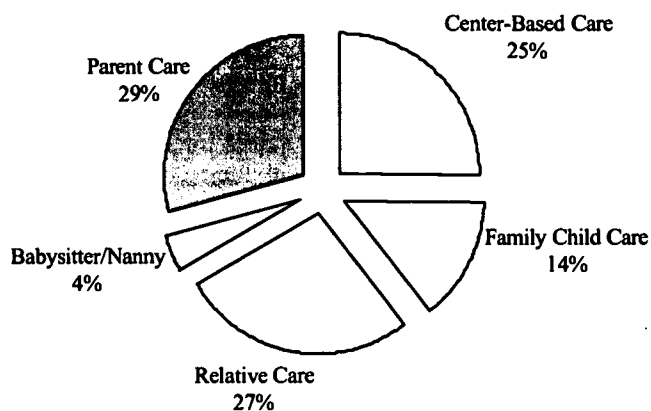


- New Jersey's infants and toddlers are more than twice as likely to be in parent care than the - and 4-year-olds (37 percent compared with 16 percent). New Jersey's 3- and 4-year-olds, on the other hand, are more than three times as likely as infants and toddlers to be in center-based care (44 percent compared with 13 percent).
  - The differences between these two age groups reflect national patterns. However, nationally, infants and toddlers are also significantly more likely to be in relative care than 3- and 4-year-olds. In New Jersey the difference between infants and toddlers and 3- and 4-year-olds in their use of relative care is not significant.

### **By income:**

- More than one-quarter of New Jersey's low-income children under 5 are in center-based care and one-eighth are in family child care. In addition, more than one-quarter of the state's low-income children under 5 are in relative care and relatively few are in the care of a babysitter or nanny. Nearly one-third are in parent care.
  - The child care arrangement patterns for New Jersey's low-income children under 5 are consistent with those of their counterparts in the United States as a whole.
- One-quarter of New Jersey's higher-income children under 5 are in center-based care and approximately one-seventh are in family child care. The remaining children are in relative care (26 percent), the care of a babysitter or nanny (5 percent), or parent care (28 percent).
  - Higher-income children under 5 in New Jersey are less likely to be in center-based care than similar children nationwide (25 percent compared with 35 percent) and more likely to be in relative care (26 percent compared with 20 percent). These New Jersey children, however, are similar to their counterparts in the United States as a whole in the use of other arrangements.
- No significant difference exists between the child care arrangement patterns of low-income and higher-income children under 5 in New Jersey.
  - New Jersey differs from the national pattern in that, nationally, low-income children under 5 are significantly more likely to be in relative care and parent care than higher-income children under 5, and significantly less likely to be in center-based care.

**FIGURE 1. Primary Child Care Arrangements for Children Under 5 with Employed Mothers in New Jersey, 1997**



*Source:* Urban Institute calculations from the 1997 National Survey of America's Families.  
*Note:* Percentages do not add to 100 as a result of rounding.

## ***Hours Spent in Care<sup>7</sup>***

- In New Jersey, approximately two-fifths of children under 5 are in full-time care (35 hours or more per week) (table 3).
- The proportion of New Jersey's children under 5 in full-time care increases to 45 percent when only mothers who are employed full time are considered.
- The use of full-time care by children under 5 in New Jersey is consistent with that of similar children nationwide.

### **By age:**

- New Jersey's infants and toddlers are less likely to be in full-time care than 3- and 4-year-olds (31 percent compared with 47 percent), a pattern that is not seen nationwide.
  - Infants and toddlers in New Jersey are less likely to be in full-time care than similar children in the United States as a whole (31 percent compared with 39 percent).
  - The use of full-time care by New Jersey's 3- and 4-year-olds does not differ significantly from that of their counterparts in the United States as a whole.

### **By income:**

- New Jersey's low- and higher-income children under 5 are equally likely to be in full-time care (41 percent and 37 percent, respectively), which is the case nationally as well.
  - The use of full-time care by New Jersey's low- and higher-income children under 5 is similar to that of their counterparts in the United States as a whole.

## ***Number of Arrangements<sup>8</sup>***

- Almost two-fifths of New Jersey's children under 5 in nonparental care are in multiple nonparental child care arrangements each week (33 percent in two arrangements and 6 percent in three or more arrangements) (table 4; figure 2).
  - The number of arrangements used each week by children under 5 in New Jersey is consistent with the number of arrangements used by children in the same age group nationwide.

### **By age:**

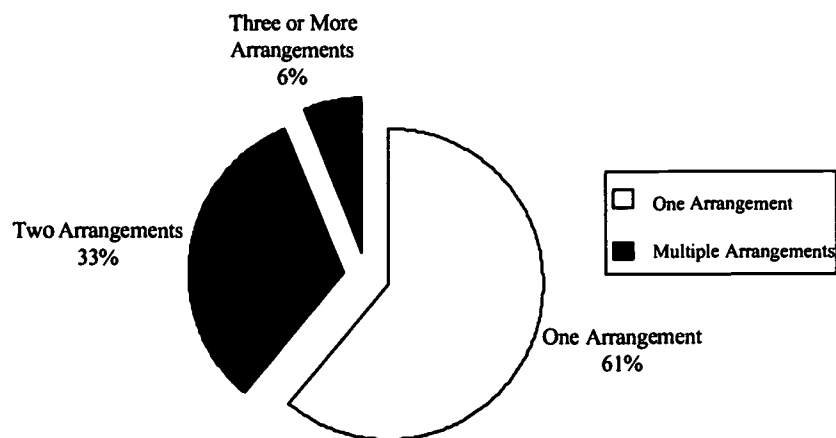
- Among New Jersey's infants and toddlers in nonparental care, almost two-thirds are in one nonparental arrangement each week, almost one-third are in two arrangements, and relatively few are in three or more arrangements.
  - The number of arrangements used by infants and toddlers in New Jersey is consistent with that of infants and toddlers nationwide.
- More than half of New Jersey's 3- and 4-year-olds are in one arrangement each week, more than one-third are in two arrangements, and slightly fewer than one-tenth are in three or more arrangements.
  - The number of arrangements used by New Jersey's 3- and 4-year-olds is consistent with that of 3- and 4-year-olds nationwide.
- No difference exists between the number of arrangements used by New Jersey's infants and toddlers and those used by the state's 3- and 4-year-olds.
  - This pattern differs from the national pattern in that, nationally, infants and toddlers are less likely to be in three or more arrangements than 3- and 4-year-olds.

### **By income:**

- In New Jersey, more than two-thirds of low-income children under 5 in nonparental care are in one arrangement each week, slightly more than one-quarter are in two arrangements, and fewer than one-tenth are in three or more arrangements.
  - The number of arrangements used by New Jersey's low-income children under 5 is consistent with that of similar children nationwide.

- Among New Jersey's higher-income children under 5 in nonparental care, almost three-fifths are in one arrangement each week, more than one-third are in two arrangements, and fewer than one-tenth are in three or more arrangements.
  - The number of arrangements used by higher-income children under 5 in New Jersey is consistent with that of similar children nationwide.
- No difference exists between the number of arrangements used by New Jersey's low-income and higher-income children under 5.
  - This similarity between low- and higher-income children under 5 in New Jersey is consistent with national patterns for these income groups.

**FIGURE 2. Number of Nonparental Arrangements for Children Under 5 with Employed Mothers in New Jersey, 1997\***



*Source:* Urban Institute calculations from the 1997 National Survey of America's Families.

\*Children in nonparental care only.

## **SCHOOL-AGE CHILDREN<sup>9</sup>**

Many children continue to need child care once they start school. Almost two-thirds of New Jersey's mothers with children between the ages of 6 and 12 are employed (table 1). For those parents who cannot arrange work schedules around school, child care plays an important role in filling the gap between school and when a parent returns home from work. High quality before- and after-school programs can also provide school-age children with activities that will potentially enhance academic and social development (Posner and Vandell 1999). However, under some circumstances, unsupervised care can put children at risk of harm and poor physical, social, and intellectual development (Kerrebrock and Lewit 1999; Peterson 1989).

### ***Supervised Arrangements***

- In New Jersey, more than half of 6- to 9-year-olds are in one of the supervised primary care arrangements analyzed here while their mothers are working (table 5).
  - The child care arrangement patterns for New Jersey's 6- to 9-year-olds in supervised care are consistent with 6- to 9-year-olds in the United States as a whole.
- In New Jersey, more than two out of five 10- to 12-year-olds are in one of the supervised primary arrangements analyzed here while their mothers are working.
  - New Jersey's 10- to 12-year-olds are more likely to be in relative care than similar children nationwide (29 percent compared with 17 percent), but they do not differ in their use of the other types of supervised arrangements.
- New Jersey's children are less likely to be in supervised care as their primary arrangement as they get older (figure 3).
  - Before- and after-school programs and family child care play less of a role for this age group than for younger school-age children in New Jersey. Fewer than one-tenth of the state's 10- to 12-year-olds are in before- and after-school programs, compared with more than one-fifth of 6- to 9-year-olds. Only 3 percent of New Jersey's 10- to 12-year-olds are in family child care, compared with 10 percent of 6- to 9-year-olds.

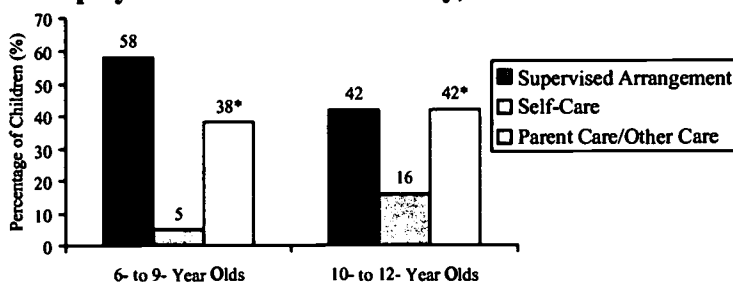
## Self-Care

- Five percent of New Jersey's 6- to 9-year-olds are reported to be in self-care as their primary child care arrangement while their mothers are working.
  - The use of self-care increases to 7 percent in New Jersey if six-to nine-year-olds who spend *any* hours in self-care are included.
  - The use of self-care as a primary arrangement for New Jersey's 6- to 9-year-olds is consistent with the United States as a whole.
- Approximately one in six of New Jersey's 10- to 12-year-olds are reported to be in self-care as their primary child care arrangement while their mothers are working.
  - The use of self-care increases to almost one in four if 10- to 12-year-olds who spend *any* hours in self-care each week are included.
  - The percentage of New Jersey's 10- to 12-year-olds primarily in self-care while their mothers work (16 percent) and the percentage spending *any* hours in self-care (23 percent) are lower than the national averages for this age group (24 percent and 35 percent, respectively).
- In New Jersey, as in the country as a whole, the use of self-care increases as children get older.

## Parent Care/Other Care

- In New Jersey, there is little difference between age groups in the use of parent care/other care. Approximately two out of five 6- to 9-year-olds and 10- to 12-year-olds are reported to be in this form of care.

**FIGURE 3. Primary Child Care Arrangements for 6- to 9-Year-Olds and 10- to 12-Year-Olds with Employed Mothers in New Jersey, 1997\***



Source: Urban Institute calculations from the 1997 National Survey of America's Families.

Note: Parent Care/Other Care category includes the proportion of children whose mother did not report using any of the supervised or unsupervised forms of care analyzed here while she worked. For children in this category, parents are arranging their work schedules around the school day to care for their children or using enrichment activities such as lessons or sports. Percentages do not add to 100 as a result of rounding.

\*Differences are not statistically significant.

## CHILD CARE EXPENSES<sup>10</sup>

Child care expenses can consume a large portion of a working family's budget, although not all families pay for child care. Some do not use child care, while others look for free child care alternatives. For those that do pay for care, child care expenses can be significant. These data show out-of-pocket expenses for all children under 13 in a family regardless of the type or amount of care the family purchases (box).

### ***Child Care Expenses for All Working Families***

- Almost half of working families with children under 13 in New Jersey pay for child care. Among these working families paying for care, the average monthly child care expense is \$362, or 1 out of every 11 dollars they earn (table 6).
  - New Jersey's working families tend to pay more in average monthly child care expenses than families in the United States as a whole (\$362 per month compared with \$286 per month). This difference is not surprising because New Jersey's average monthly earnings for those families paying for care in 1997 were higher than the national average (\$5,481 compared with \$4,433).
  - The percentage of New Jersey's working families paying for care and the average percentage of earnings spent on that care are consistent with national averages.

#### *The data presented here:*

- focus on working families that have at least one child under 13.
- are based on the net out-of-pocket expenses of the National Survey of America's Families respondents and not necessarily the full cost of their children's care. These expenses underestimate the full cost of care if the cost is subsidized by the government or by an employer, or if a portion of the cost is paid by a nonresident parent or by a relative or friend. In addition, these data are based on the combined experiences of many different types of families. All families (for example, families using one hour of care per week and those using 40 hours of care per week; families with one child and those with several children; and families receiving help paying for child care and those that are not) are included in the average child care expenses for New Jersey's working families.
- focus on the earnings of families instead of income. Earnings include only wages, but not other sources of income, such as child support, earned income tax credits, and interest from bank accounts.



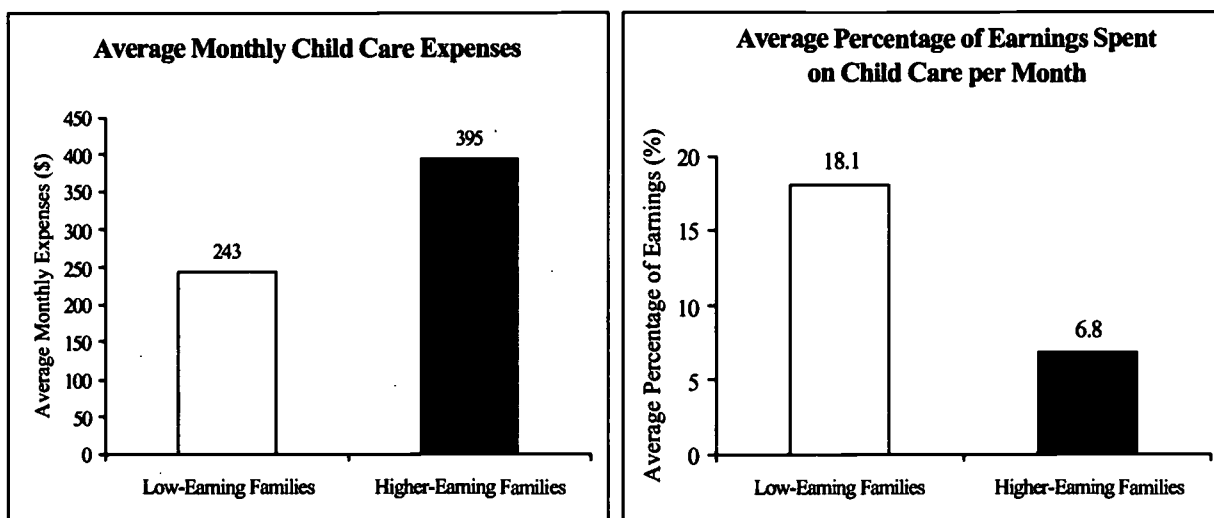
## **By Age**

- Almost three-fifths of New Jersey's working families with at least one child under 5 pay for care. Among those families paying for care, families with at least one child under 5 spend an average of \$443 per month on child care, or approximately 1 out of every 10 dollars of their earnings.
  - No significant difference exists between families with at least one child under 5 in New Jersey and similar families in the United States as a whole in the percentage of families paying for care.
  - New Jersey's families with at least one child under 5 pay more in average monthly child care expenses than their counterparts nationwide (\$443 compared with \$325).
  - New Jersey's families with at least one child under 5 tend to spend a smaller percentage of their earnings on child care than their counterparts nationwide (9.7 percent compared with 10.3 percent).
- Two-fifths of New Jersey's working families with only school-age children pay for care. Of those families that pay for care, families with only school-age children spend on average \$250 a month on child care, or 8.2 percent of their earnings.
  - No significant difference exists between families with only school-age children in New Jersey and similar families in the United States as a whole in the percentage of families paying for care, the average monthly child care expenses, and the average percentage of earnings spent on child care.
- New Jersey's working families with at least one child under 5 are more likely to pay for care than families with only school-age children (58 percent compared with 40 percent) and generally spend more on child care when they do pay for care (\$443 per month compared with \$250 per month). No significant difference exists, however, between these two groups in New Jersey in terms of the average percentage of earnings spent on child care by families who are paying for care.
  - The differences between these two New Jersey groups in terms of the likelihood of paying for care and the average monthly child care expenses when they do pay for care follow national patterns.
  - New Jersey differs from the United States as a whole in that, nationally, families with at least one child under 5 spend a significantly higher percentage of their earnings on child care when they pay for care than working families with only school-age children.

## ***By Family Earnings***

- Slightly fewer than two-fifths of New Jersey's working families with earnings at or below 200 percent of the federal poverty level, or "low-earning families," pay for care. Among those families paying for care, low-earning families spend on average \$243 per month on child care expenses, or almost 1 out of every 5 dollars they earn.
  - The proportion spent on child care is even higher for some low-earning families; almost one-third of New Jersey's low-earning families spend more than 20 percent of their earnings on child care (table 7).
  - No significant difference exists between New Jersey and the United States as a whole in the percentage of low-earning families paying for care, the average monthly child care expenses, and the average percentage of earnings spent on child care.
- More than half of New Jersey's higher-earning families pay for care. These families average \$395 per month in child care expenses when they do pay for care, or 6.8 percent of their earnings.
  - No significant difference exists between New Jersey and the United States as a whole in the percentage of higher-earning families paying for care or the average percentage of earnings spent on child care by higher-earning families who pay for care.
  - New Jersey's higher-earning families who pay for care tend to pay more in average monthly child care expenses than higher-earning families nationwide (\$395 per month compared with \$317 per month).
- New Jersey's low-earning families are less likely to pay for child care than higher-earning families (39 percent compared with 52 percent) and they generally pay less in child care expenses when they do pay for care (\$243 compared with \$395 per month). On the other hand, low-earning families spend on average almost three times more for that care as a percentage of their earnings than higher-earning families (18.1 percent compared with 6.8 percent) (figure 4).
  - The differences between low- and higher-earning families in New Jersey in terms of the percentage of families paying for care, the average monthly child care expenses, and the percentage of earnings spent on child care are seen nationally as well.

**FIGURE 4. Average Monthly Expenses and Average Percentage of Earnings Spent on Child Care by Low- and Higher-Income Families with Children Under 13 in New Jersey, 1997\***



Source: Urban Institute calculations from the 1997 National Survey of America's Families.

\*Of those families paying for care.

**TABLE 2. Primary Child Care Arrangements for Children Under 5 with Employed Mothers in New Jersey and the United States, by Selected Characteristics**

		Child's Age		Income as a Percentage of Federal Poverty Level	
	All Children Under 5 %	Younger Than 3 %	3- to 4-Year-Olds %	200 Percent and Below %	Above 200 Percent %
NEW JERSEY					
Center-Based Care	25	13+	44+	27	25
Family Child Care	14	14	15	12	15
Relative Care	27	30	23	29	26
Parent Care	29	37+	16+	31	28
Babysitter/Nanny	4	6	1	1	5
(Sample Size)	(343)	(187)	(156)	(121)	(222)
UNITED STATES					
Center-Based Care	32	22+	45+	26+	35+
Family Child Care	16	17	14	14	17
Relative Care	23	27+	17+	28+	20+
Parent Care	24	27+	18+	28+	21+
Babysitter/Nanny	6	7	6	4	7
(Sample Size)	(4,853)	(2,588)	(2,265)	(2,296)	(2,557)

*Source:* Data from the 1997 National Survey of America's Families.

*Notes:* Actual percentages may vary on average +/- 3 percentage points from national estimates, +/- 5 percentage points from overall state estimates, and +/- 7 percentage points from state estimates for children of different ages and income levels. Percentages do not add to 100 as a result of rounding. The NSAF's questions focused on nonparental arrangements and did not include questions about care provided by another parent, care for the child while the parent was at work, or care for the child at home by a self-employed parent. Those respondents not reporting a child care arrangement are assumed to be in one of these forms of care and are coded into the parent care category. **Bold** numbers in the state table indicate that the state estimate is significantly different from the national average. Plus (+) indicates a significant difference between the categories within age and income in a state.

**TABLE 3. Number of Hours in Nonparental Care for Children Under 5 with Employed Mothers in New Jersey and the United States, by Selected Characteristics**

	All Children Under 5 %	Mothers Working Full Time %	Child's Age		Income as a Percentage of Federal Poverty Level	
			Younger Than 3 %	3- and 4- Year-Olds %	200 Percent and Below %	Above 200 Percent %
NEW JERSEY						
No Hours in Care	24	23	32+	11+	27	22
1-15 Hours	14	12	12	17	11	15
16-35 Hours	25	20	25	24	21	26
Over 35 Hours	38	45	31+	47+	41	37
(Sample Size)	(341)	(240)	(186)	(155)	(121)	(220)
UNITED STATES						
No Hours in Care	18	17	21+	13+	23+	16+
1-15 Hours	16	12	17	14	16	15
16-35 Hours	25	18	23+	28+	21+	27+
Over 35 Hours	41	52	39	44	40	42
(Sample Size)	(4,823)	(3,399)	(2,572)	(2,251)	(2,290)	(2,533)

*Source:* Urban Institute calculations from the 1997 National Survey of America's Families.

*Notes:* Actual percentages may vary on average +/- 3 percentage points from national estimates, +/- 5 percentage points from overall state estimates, and +/- 7 percentage points from state estimates for children of different ages and income levels. Percentages do not add to 100 as a result of rounding. The NSAF's questions focused on nonparental arrangements and did not include questions about care provided by another parent, care for the child while the parent was at work, or care for the child at home by a self-employed parent. Those respondents not reporting a child care arrangement are assumed to be in one of these forms of care and are coded as having no hours in nonparental care. **Bold** numbers in the state table indicate that the state estimate is significantly different from the national average. Plus (+) indicates a significant difference between the categories within age and income in a state.

**TABLE 4. Number of Nonparental Arrangements for Children Under 5 with Employed Mothers in New Jersey and the United States, by Selected Characteristics**

		Child's Age		Income as a Percentage of Federal Poverty Level	
	All Children Under 5 %	Younger Than 3 %	3- and 4- Year-Olds %	200 Percent and Below %	Above 200 Percent %
NEW JERSEY					
One Arrangement	61	65	56	69	58
Two Arrangements	33	32	35	26	36
Three or More Arrangements	6	3	9	6	6
(Sample Size)	(271)	(136)	(135)	(93)	(178)
UNITED STATES					
One Arrangement	61	65	56	63	60
Two Arrangements	30	30	31	30	31
Three or More Arrangements	8	4+	13+	7	9
(Sample Size)	(3,974)	(2,009)	(1,965)	(1,812)	(2,162)

*Source:* Data from the 1997 National Survey of America's Families.

*Notes:* These percentages are of children in nonparental child care only. A sizable percentage of children with employed parents, however, are not placed in nonparental child care. See, for example, table 2. Actual percentages may vary on average +/-3 percentage points from national estimates, +/-6 percentage points from overall state estimates, and +/-8 percentage points from state estimates for children of different ages and income levels. Percentages do not add to 100 as a result of rounding. Plus (+) indicates a significant difference between the categories within age and income in a state.

**TABLE 5. Child Care Arrangement Patterns for Children Age 6 to 12 with Employed Mothers in New Jersey and the United States, by Age Group**

	6- to 9- Year-Olds %	10- to 12- Year-Olds %
<b>NEW JERSEY</b>		
<i>Primary Out-of-School Arrangement<sup>1</sup></i>		
<u><b>Supervised Care<sup>2</sup></b></u>	58+	42+
Before- and After-School Programs	22+	8+
Family Child Care	10+	3+
Babysitter/Nanny	6	3
Relative Care	21	<b>29</b>
<u><b>Self-Care</b></u>	5+	<b>16+</b>
<u><b>Parent Care/Other Care<sup>3</sup></b></u>	38	42
(Sample Size)	(290)	(188)
<i>Any Self-Care<sup>4</sup></i>	7+	<b>23+</b>
(Sample Size)	(290)	(187)
<b>UNITED STATES</b>		
<i>Primary Out-of-School Arrangement</i>		
<u><b>Supervised Care</b></u>	55+	35+
Before- and After-School Programs	21+	10+
Family Child Care	8+	5+
Babysitter/Nanny	5	4
Relative Care	21	17
<u><b>Self-Care</b></u>	5+	24+
<u><b>Parent Care/Other Care</b></u>	40	40
(Sample Size)	(3992)	(2753)
<i>Any Self-Care</i>	10+	35+
(Sample Size)	(3,998)	(2,749)

Source: Data from the 1997 National Survey of America's Families.

Notes: **Bold** numbers in the state table indicate that the estimate is different from the national average. Plus (+) indicates a significant difference between age groups within the state. Percentages do not add to 100 as a result of rounding.

<sup>1</sup>Primary arrangement is where the child spends the greatest number of hours during the week.

<sup>2</sup>Percentages of individual types of care may not add to total percentage of children in supervised care as a result of

<sup>3</sup>"Parent Care/Other Care" indicates that the respondent reported that the child was not using any of the supervised or unsupervised forms of care analyzed here while she worked. For children in this category, parents are arranging their work schedules around the school day to care for their children or using enrichment activities, such as lessons or sports.

<sup>4</sup>"Any self-care" means that the child regularly spent some time in an unsupervised setting each week, although it was not the form of care in which he or she spent the most hours each week or necessarily while the mother was at work.

**TABLE 6. Child Care Expenses for Working Families with Children Under 13 in New Jersey and the United States, by Selected Characteristics**

	Percentage of Working Families Paying for Child Care %		Average Monthly Cost of Care for Families Paying for Care \$		Average Percentage of Earnings Spent on Child Care for Families Paying for Care %	
	NJ	US	NJ	US	NJ	US
<b>All Families</b>	49	48	362	286	9.1	9.2
(Sample Size) <sup>1</sup>	(652)	(10,398)	(303)	(4,934)	(303)	(4,934)
<b>Family Type</b>						
Unmarried	53	52+	280+	258+	16.4+	15.6+
Married	48	47+	385+	297+	7.1+	6.6+
<b>Number of Children Under 13</b>						
One Child	47	46+	318+	243+	9.2	8.5+
Two or More Children	50	52+	402+	321+	9.0	9.7+
<b>Age of Youngest Child</b>						
Under 5	58+	60+	443+	325+	9.7	10.3+
5 or Over	40+	37+	250+	224+	8.2	7.5+
<b>Current Monthly Earnings (relative to family size)<sup>2</sup></b>						
Low Earnings	39+	40+	243+	217+	18.1+	15.9+
Higher Earnings	52+	53+	395+	317+	6.8+	6.3+
<b>MKA Education<sup>3</sup></b>						
High School or Less	39+	43+	270+	228+	10.2	10.4+
Some College or More	53+	52+	395+	317+	8.7	8.5+
<b>Parent's Work Status<sup>4*</sup></b>						
Part-Time	36+	38+				
Full-Time	53+	52+				
<b>Metropolitan Status<sup>5</sup></b>						
Nonmetropolitan <sup>5</sup>		47				
Metropolitan	49	49				
<b>Race/Ethnicity<sup>6*</sup></b>						
White/Non-Hispanic	48	49				
Other	50	47				
<b>Average Monthly Family Earnings<sup>7</sup></b>	\$5,481	\$4,433				

Source: Data from the 1997 National Survey of America's Families.

Notes: Bold indicates that the state estimate is different from the national average. Plus (+) indicates a significant difference between paired subgroups within the state.

<sup>1</sup>For sample sizes of all subgroups, see Giannarelli and Barsimantov 2000.

<sup>2</sup>Low earnings are defined as current earnings at or below 200 percent of the federal poverty level.

<sup>3</sup>MKA is the "most knowledgeable adult." Interviews were conducted with the person most knowledgeable about each child. The mother was the "most knowledgeable adult" for a majority of the children in the national sample. For more on "most knowledgeable adult," see Dean Brick et al. 1999.

<sup>4</sup>The work status of the MKA.

<sup>5</sup>There were insufficient observations to allow analysis for state.

<sup>6</sup>The race/ethnicity category has only two categories because of sample sizes.

<sup>7</sup>For those families paying for care.

\*Sample sizes are too small to break down data for average monthly cost of care and average percentage of earnings spent on child care.



**TABLE 7. Distribution of Low- and Higher-Earning Families with Children Under 13 by Percentage of Earnings Spent on Child Care in New Jersey and the United States\***

	<b>Low-Earning Families</b>	<b>Higher-Earning Families</b>
	<b>%</b>	<b>%</b>
<b>NEW JERSEY</b>		
Less than 5%	13	48
Between 5% and 10%	22	29
Between 10% and 15%	15	16
Between 15% and 20%	19	3
Greater than 20%	31	5
<i>(Sample Size)</i>	<i>(130)</i>	<i>(171)</i>
<b>UNITED STATES</b>		
Less than 5%	17	46
Between 5% and 10%	24	38
Between 10% and 15%	18	11
Between 15% and 20%	14	4
Greater than 20%	27	1
<i>(Sample Size)</i>	<i>(1,943)</i>	<i>(2,967)</i>

*Source:* Data from the 1997 National Survey of America's Families.

*Notes:* Low-earning families are families with earnings at or below 200 percent of the federal poverty level. Higher-earning families are families with earnings above 200 percent of the federal poverty level.

\*Only families who are paying for care.

## Notes

1. For randomly selected children in the sample households, interviews were conducted with the person most knowledgeable about each child. Because the mother was the “most knowledgeable adult” for a majority of the children in the national sample, the term “mother” is used here to refer to this respondent. From these interviews, data were collected about the types of care used, the number of hours the child spent in each form of care, and the child care expenses for the family. For more on the National Survey of America’s Families (NSAF) survey methods, including the “most knowledgeable adult,” see Dean Brick et al. 1999.
2. The NSAF is a national survey of more than 44,000 households and is representative of the noninstitutionalized, civilian population under age 65 in the nation as a whole and in 13 focal states (Alabama, California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Texas, Washington, and Wisconsin). The survey focuses primarily on health care, income support, job training, and social services, including child care. Data from the 1997 NSAF are used here to examine child care characteristics for preschool and school-age children. The NSAF collected child care information on a nationally representative sample of children above and below the federal poverty levels, as well as on a representative sample of children in 12 states (Colorado is not included in these analyses because of the small size of the nonsummer sample for this state. Because of the late addition of Colorado to the Assessing the New Federalism project, responses to the child care questions from a large number of Colorado respondents were received during the summer months and did not provide information on nonsummer child care arrangements, which are the focus of this analysis.)
3. This profile focuses only on data that are statistically different from data on other subgroups within the state or those that are statistically different from the United States. Data not presented in the text may or may not be statistically significant. One should be cautious in interpreting the actual point estimates because of the sizes of the samples. For the data on types of child care arrangements and hours in care for children under 5, confidence intervals around the national point estimates averaged  $\pm 3$  percentage points, and the confidence intervals around subpopulation point estimates within states were larger ( $\pm 7$  percentage points for the state estimates of age and income subpopulations). For the data on number of child care arrangements, confidence intervals around the national point estimates averaged  $\pm 3$  percentage points, and the confidence intervals around subpopulation point estimates within states were larger ( $\pm 6$  percentage points for the state estimates of age and income subpopulations). For confidence interval information for school-age and child care expense data, see Capizzano, Tout, and Adams 2000 and Giannarelli and Barsimantov 2000.
4. Sample sizes for children under five: 730 (NJ), 9,571 (US); sample sizes for children between 6 and 12: 903 (NJ), 11,947 (US); sample sizes for children under 13: 1,453 (NJ), 18,905 (US).
5. This analysis focuses only on children under 5 whose mothers are employed and were interviewed during the nonsummer months. In addition, the NSAF asks respondents only about regular child care arrangements. Respondents using a complicated array of arrangements that would not qualify as “regular” would not be identified in this study as using a child care arrangement. For more information on types of child care arrangements, number of hours in care, and number of nonparental arrangements for all of the 12 states and the United States, see Capizzano and Adams 2000a, Capizzano and Adams 2000b, and Capizzano, Adams, and Sonenstein 2000.
6. The focus is on the type of primary arrangement in which children under 5 with employed mothers are placed.
7. For this analysis, the hours that each child spent in care across all reported nonparental arrangements were totaled and the child was then placed in one of four categories: “full-time care” (35 or more hours per week), “part-time care” (15 to 34 hours per week), “minimal care” (1 to 14 hours per week), and “no hours in child care” (no regular hours in a nonparental arrangement). This analysis focuses on nonparental arrangements. Although data for hours in care are broken down by full-time care, part-time care, minimal care, and no hours of care, this discussion will focus only on full-time care. Table 3 provides data on the remaining categories.
8. To capture child care arrangements, mothers were asked if the child attended any of three separate categories of center-based care: 1) Head Start; 2) a group or day care center, nursery preschool, or prekindergarten program; or 3) a before- or after-school program. Mothers were also asked about babysitting in the home by someone other than a parent and questioned about “child care or babysitting in someone else’s home.” A child can be cared for by two different providers within the same category. In these cases, the NSAF captures only one of the arrangements and therefore undercounts the number of arrangements used by that parent. Based on comparisons with other national data sources, however, these undercounts are small.
9. Because school is the arrangement in which children spend the most hours each week, the focus is on child care patterns during the child’s out-of-school time. This profile focuses on the category of primary care in which

children between the ages of 6 and 12 with employed mothers are placed and the percentage of children in any regular self-care. The child care arrangement patterns of 5-year-olds are not discussed in this profile because of the complexity of the arrangements for this age group. Age 5 is a transitional age when some children are in school and others are not. The child care patterns for families with a child in this age group, therefore, can vary substantially depending on whether or not the child is in school. For more information about school-age child care and the methods used to calculate this information, see Capizzano, Tout, and Adams 2000.

10. For more information about child care expenses in the 12 focal states or the nation as a whole, see Giannarelli and Barsimantov 2000.

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